

In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Canceled)
2. (Currently Amended) The method of Claim [[1]] 33, further including dispensing the medium at a destination device as legal tender.
3. (Original) The method of Claim 2, further including dispensing the legal tender of one country that is different from the legal tender of a country of said origin.
4. (Original) The method of Claim 3, further including carrying out an exchange rate calculation to define the value of the legal tender of a country of said destination.
5. (Original) The method of Claim 4, further including accessing a data base to determine an exchange rate.
6. (Currently Amended) The method of Claim [[1]] 33, further including providing with no physical media to a transferee at said origin device a unique identification of a transaction to be carried out between said origin device and said destination device.
7. (Original) The method of Claim 6, further including receiving an input at said destination device by a user thereof said unique identification, and in response to the input of said unique identification at the destination device, dispensing the medium.
8. (Original) The method of Claim 6, wherein said unique identification includes a transaction number and a personal identification number.

9. (Currently Amended) The method of Claim [[1]] 33, further including dispensing the medium at said destination device as a coupon.

10. (Currently Amended) The method of Claim [[1]] 33, further including dispensing the medium at said destination device as a ticket.

11. (Currently Amended) The method of Claim [1] 33, further including dispensing the medium at said destination device as a negotiable instrument.

12. (Currently Amended) The method of Claim [1] 33, further including dispensing the medium at said destination device as a card having written thereon a monetary value.

13. (Original) The method of Claim 12, further including writing the monetary value on a storage medium of a card.

14. (Original) The method of Claim 13, further including writing the monetary value on a storage medium comprising a chip.

15. (Original) The method of Claim 13, further including writing the monetary value on a storage medium comprising a magnetic strip.

16. (Currently Amended) The method of Claim [[1]] 33, further including receiving at said origin device said article and determining the monetary value associated therewith, subtracting from the monetary value a transaction expense to provide a remainder, converting the remainder to said medium and dispensing the medium at said destination device.

17. (Currently Amended) The method of Claim [[1]] 33, further including receiving at said origin device a card having stored thereon said monetary value.

18. (Currently Amended) The method of Claim [[1]] 33, further including receiving at said origin device a negotiable instrument as said article.

19. (Currently Amended) The method of Claim [[1]] 33, further including receiving at said origin device legal tender as said article.

20. (Currently Amended) The method of Claim [[1]] 33, further including dispensing at said origin device an electronic message authorizing payment of an invoice.

21. (Original) The method of Claim 20, further including transferring the electronic message to a merchant for payment of the invoice.

22. (Currently Amended) The method of Claim [[1]] 33, further including electronically transmitting from the origin device a message having a format including at least two variable segments, and a fixed segment having one or more fields defining respective formats of said variable segments.

23. (Original) The method of claim 22, wherein said fixed segment includes fields defining identification parameters of said origin device, one said variable segment has fields defining a method of payment, and another variable segment has fields defining parameters of a vendor of goods or services.

24. (Currently Amended) The method of Claim [[1]] 33, further including receiving input information via a touch screen input/output device by a user using said origin device, and encrypting the signals input by the user via the touch screen input/output device.

25. (Currently Amended) The method of Claim [[1]] 33, further including using a kiosk terminal as said destination device.

26. (Currently Amended) The method of Claim [[1]] 33, further including using a printer at said destination device to print said medium.

27. (Currently Amended) The method of Claim [[1]] 33, wherein said dispensing comprises printing said medium.

28 - 32 (Cancelled).

33. (New) A method of transferring monetary value electronically from an origin to a destination, using origin and destination user devices and a transaction server system in a network including a plurality of different user devices communicating with the transaction server system to conduct different types of financial transactions requiring different information depending upon the type of transaction, comprising the steps of:

identifying a financial transaction as a transfer of monetary value from an origin to a destination based on a transferor's input to the origin user device;

receiving from the transferor an article having a monetary value in the origin user device at the origin, which monetary value prior to receipt by the first user device is in possession of the transferor;

selecting data fields required to transmit information necessary to conduct the transaction from a plurality of predetermined data fields used to transmit information for the different types of financial transactions with the origin user device;

determining, with the origin user device, a data format for an electronic transaction message between the origin user device and the transaction server that includes the selected data fields for information required to conduct the transaction, the transaction message including first and second message segments wherein the first message segment includes a data field for a code that uniquely identifies the user device from other user devices connected to the transaction server system, the first message segment including a data field that identifies the format of the data fields of the second message segment and the second message segment including data fields necessary to transmit the information required to conduct the financial transaction and omitting those data fields for information relating to the other types of financial transactions conducted on the system;

formatting and encrypting the electronic transaction message;

electronically transmitting the encrypted electronic transaction message from the origin user device to the transaction server;

electronically communicating a value associated with the article corresponding to the transferred monetary value from the transaction server to the destination user device at a destination that is geographically different from the origin; and

30 dispensing, with the destination user device, to a transferee at the destination a medium having inherent value without requiring transfer of any physical media to the transferee by the transferor.